

SERFF Tracking Number:	HRMN-125618758	State:	Arkansas
First Filing Company:	Horace Mann Insurance Company, ...	State Tracking Number:	#7700210944 \$100
Company Tracking Number:	AR PPC 060108		
TOI:	04.0 Homeowners	Sub-TOI:	04.0003 Owner Occupied Homeowners
Product Name:	AR PPC Informational Filing		
Project Name/Number:	AR PPC 060108/AR PPC 060108		

Filing at a Glance

Companies: Horace Mann Insurance Company, Teachers Insurance Company

Product Name: AR PPC Informational Filing	SERFF Tr Num: HRMN-125618758	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: #7700210944 \$100
Sub-TOI: 04.0003 Owner Occupied Homeowners	Co Tr Num: AR PPC 060108	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Mindy Ballard	Disposition Date: 05/09/2008
	Date Submitted: 04/25/2008	Disposition Status: Filed
Effective Date Requested (New): 06/01/2008		Effective Date (New): 06/01/2008
Effective Date Requested (Renewal): 06/01/2008		Effective Date (Renewal): 06/01/2008

State Filing Description:

General Information

Project Name: AR PPC 060108	Status of Filing in Domicile: Not Filed
Project Number: AR PPC 060108	Domicile Status Comments: N/A
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 05/09/2008	
State Status Changed: 04/28/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
April 25, 2008	

Arkansas Insurance Department
Property & Casualty Division
1200 West 3rd Street

SERFF Tracking Number: *HRMN-125618758* *State:* *Arkansas*
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Project Name/Number: *AR PPC 060108/AR PPC 060108*
Little Rock, AR 72201-1904

Attention: Julie Benafield Bowman
Commissioner of Insurance

Subject: Horace Mann Insurance Company NAIC # 300-22578
Teachers Insurance Company NAIC # 300-22683
Homeowner Program
Public Protection Classification
Informational Rule Filing

Dear Commissioner Bowman,

Horace Mann Insurance Company and Teachers Insurance Company submit for your review the above noted homeowner public protection classification informational rule filing.

This rule filing is to inform you that we are no longer using ISO Community Mitigation Pages to assign Public Protection Classification codes. We are using ISO Location Database to assign fire district and Public Protection Classification code.

This filing is effective June 1, 2008.

If I can be of further assistance or if additional information is needed, please call me toll free at 877-272-0040 option 9, option 3. If you prefer e-mail, my address is melinda.ballard@horacemann.com. Thank you for your attention to this matter.

Sincerely,

Melinda Ballard
Implementation Analyst
Property and Casualty Division

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Horace Mann Insurance Company
 Teachers Insurance Company

Company and Contact

Filing Contact Information

Melinda Ballard, Actuarial Analyst I ballarm1@mail.horacemann.com
 1 Horace Mann Plaza (217) 789-2500 [Phone]
 Springfield, IL 62715 (217) 535-7171[FAX]

Filing Company Information

Horace Mann Insurance Company CoCode: 22578 State of Domicile: Illinois
 1 Horace Mann Plaza Group Code: 300 Company Type: Insurance
 Company
 Springfield, IL 62715 Group Name: State ID Number:
 (217) 789-2500 ext. [Phone] FEIN Number: 59-1027412

Teachers Insurance Company CoCode: 22683 State of Domicile: Illinois
 1 Horace Mann Plaza Group Code: 300 Company Type: Insurance
 Company
 Springfield, IL 62715 Group Name: State ID Number:
 (217) 789-2500 ext. [Phone] FEIN Number: 23-1742051

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Filing fee for rule filing is \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Horace Mann Insurance Company	\$0.00	04/25/2008	
Teachers Insurance Company	\$0.00	04/25/2008	

<i>SERFF Tracking Number:</i>	<i>HRMN-125618758</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>AR PPC 060108/AR PPC 060108</i>		

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
7700210944	\$100.00	04/23/2008

<i>SERFF Tracking Number:</i>	<i>HRMN-125618758</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>AR PPC 060108/AR PPC 060108</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	05/09/2008	05/09/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	04/28/2008	04/28/2008	Mindy Ballard	05/07/2008	05/07/2008

SERFF Tracking Number:	HRMN-125618758	State:	Arkansas
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Disposition

Disposition Date: 05/09/2008
Effective Date (New): 06/01/2008
Effective Date (Renewal): 06/01/2008
Status: Filed
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: HRMN-125618758 State: Arkansas

First Filing Company: Horace Mann Insurance Company, ... State Tracking Number: #7700210944 \$100

Company Tracking Number: AR PPC 060108

TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners

Product Name: AR PPC Informational Filing

Project Name/Number: AR PPC 060108/AR PPC 060108

Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners Premium Comparison Survey		No
Supporting Document	NAIC loss cost data entry document		No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Rate	Rate Derivation Instruction Page	Filed	Yes

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Product Name: *AR PPC Informational Filing*
Project Name/Number: *AR PPC 060108/AR PPC 060108*

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/28/2008
Submitted Date 04/28/2008

Respond By Date

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Provide the manual page containing the new rule.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/07/2008
Submitted Date 05/07/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Harrington,

This is in response to the objection letter dated 4/28/08. Attached please find the requested manual page. I have placed this page on the rate and rule tab. If this is incorrect, accept my apologies and please contact me. Have a good day.

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Melinda Ballard

Implementation Analyst

877-272-0040 option 9, option 3

Related Objection 1

Comment:

Provide the manual page containing the new rule.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Derivation Instruction	Page 1	Replacement	
Page			

Sincerely,
Mindy Ballard

<i>SERFF Tracking Number:</i>	<i>HRMN-125618758</i>	<i>State:</i>	<i>Arkansas</i>
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Derivation Instruction Page	Page 1	Replacement	Rate Derivation Basic Instruction.pdf

RATE DERIVATION BASIC INSTRUCTIONS

PROTECTION CLASS DERIVATION

Refer to ISO Location to determine Protection Class, then refer to the charts below.

Risk Location	Single Protection Classes Other than Class 9	Protection Class Column Used
All Locations with single protection class listed	Use class listed	Column 4

Risk Location	Rule for Split Protection Classes Other than 9/9 or 10/10	Protection Class Column Used
Less than 4 miles to a fire department and hydrant 1,000 feet or less.	Use first class listed (e.g. 5)	Column 4
Less than 4 miles to a fire department and hydrant more than 1,000 feet.	Use class 8	Column 4
4-5 miles to fire department and hydrant 1,000 feet or less.	Use first class listed (e.g. 5)	Column 5
4-5 miles to a fire department and hydrant more than 1,000 feet.	Use class 8	Column 5

Risk Location	Rule for Manual Class 9 or 9/9	Protection Class Column Used
Less than 4 miles to fire department and hydrant 1,000 feet or less	Use class 9	Column 4
Less than 4 miles to fire department and hydrant more than 1,000 feet	Use class 9	Column 5
4-5 miles to fire department regardless of hydrant distance	Use class 9	Column 5

Risk Location	Rule for Manual Class 10/10	Protection Class Column Used
All locations with class 10/10 listed	Use Class 10	Column 4

Note: Any split class risk located more than 5 road miles from the first responding fire station, use class 10.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:
Filed 05/09/2008

Comments:

Attachment:

ISO Location Transmittal Document.pdf

Satisfied -Name: Cover Letter

Review Status:
Filed 05/09/2008

Comments:

Attachment:

ISO Location Cover Letter.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
Horace Mann Educators	300

4. Company Name(s)	Domicile	NAIC #	FEIN #
Horace Mann Insurance Company	IL	300-22578	59-1027412
Teachers Insurance Company	IL	300-22683	23-1742051

5. Company Tracking Number	AR PPC 060108
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Melinda Ballard 1 Horace Mann Plaza Springfield, IL 62715	Implementation Analyst	877-272-0040, option #9, option #3	217-535-7171	melinda.ballard@horacemann.com
7. Signature of authorized filer		<i>Melinda Ballard</i>		
8. Please print name of authorized filer		Melinda Ballard		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	04.0 Homeowners
10. Sub-Type of Insurance (Sub-TOI)	04.0003 Owner Occupied Homeowners
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	NA
12. Company Program Title (Marketing title)	NA
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other
14. Effective Date(s) Requested	New: 06/01/2008 Renewal: 06/01/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	NA
17. Reference Organization # & Title	NA

18. Company's Date of Filing	04/25/2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	AR PPC 060108
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21. Filing Description [This area should be similar to the body of a cover letter and is free-form text]

Horace Mann Insurance Company and Teachers Insurance Company submit for your review a homeowner public protection classification informational rule filing.

This rule filing is to inform you that we are no longer using ISO Community Mitigation Pages to assign Public Protection Classification codes. We are using ISO Location Database to assign fire district and Public Protection Classification code.

This filing is effective June 1, 2008.

22.	<p>Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below] Check #: 7700210944 Amount: \$100.00 (check was mailed on 4/24/08) Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>
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April 25, 2008

Arkansas Insurance Department
Property & Casualty Division
1200 West 3rd Street
Little Rock, AR 72201-1904

Attention: Julie Benafield Bowman
Commissioner of Insurance

Subject: Horace Mann Insurance Company
Teachers Insurance Company
Homeowner Program
Public Protection Classification
Informational Rule Filing

NAIC # 300-22578
NAIC # 300-22683

Dear Commissioner Bowman,

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If I can be of further assistance or if additional information is needed, please call me toll free at 877-272-0040 option 9, option 3. If you prefer e-mail, my address is melinda.ballard@horacemann.com. Thank you for your attention to this matter.

Sincerely,



Melinda Ballard
Implementation Analyst
Property and Casualty Division
Horace Mann Insurance Company
Teachers Insurance Company